

# HOUSE BILL 431

C4

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CF SB 470

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By: **Delegates C. Watson, Bagnall, Bhandari, Branch, Brooks, Charkoudian, Crosby, Crutchfield, Cullison, Dumais, Fennell, Healey, Hettleman, C. Jackson, Lierman, McIntosh, Patterson, Reznik, Rogers, Saab, Terrasa, Valderrama, ~~and Valentino-Smith~~ Valentino-Smith, and Turner**

Introduced and read first time: January 23, 2020

Assigned to: Economic Matters

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Committee Report: Favorable with amendments

House action: Adopted

Read second time: February 18, 2020

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## CHAPTER \_\_\_\_\_

1 AN ACT concerning

2 **Motor Vehicle and Homeowner's Insurance – Use of Claim History in Rating**  
3 **Policies**

4 FOR the purpose of prohibiting an insurer, with respect to private passenger motor vehicle  
5 insurance, from increasing the premium for an insured based on a homeowner's  
6 insurance claim; prohibiting an insurer, with respect to homeowner's insurance,  
7 from increasing the premium for an insured based on a private passenger motor  
8 vehicle insurance claim; providing for a delayed effective date; and generally relating  
9 to rating policies of homeowner's insurance and private passenger motor vehicle  
10 insurance.

11 BY adding to  
12 Article – Insurance  
13 Section 27–501(e–2)(8) and (9)  
14 Annotated Code of Maryland  
15 (2017 Replacement Volume and 2019 Supplement)

16 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
17 That the Laws of Maryland read as follows:

18 **Article – Insurance**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 27-501.

2 (e-2) (8) WITH RESPECT TO PRIVATE PASSENGER MOTOR VEHICLE  
3 INSURANCE, AN INSURER MAY NOT INCREASE THE PREMIUM FOR AN INSURED  
4 BASED ON A HOMEOWNER'S INSURANCE CLAIM.

5 (9) WITH RESPECT TO HOMEOWNER'S INSURANCE, AN INSURER MAY  
6 NOT INCREASE THE PREMIUM FOR AN INSURED BASED ON A PRIVATE PASSENGER  
7 MOTOR VEHICLE INSURANCE CLAIM.

8 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July  
9 1, 2021.

Approved:

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Governor.

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Speaker of the House of Delegates.

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President of the Senate.